



## 2023 Strategic Plan

### Purpose

This 2023 Strategic Plan aims to outline the current Association Strength, Weaknesses, Opportunities and Threats (SWOT), as identified by the Executive Committee and Association Members at a planning day held on 30 May 2023.

In brief, the Planning Day resulted in the SWOT outcomes being prioritised and the development of 3 defined Priority Action Plans to address the immediate risk and threats to the Association in 2023. These 3 Priority Action Plans will be supported by a Communication Strategy aimed at advising Association Members of the Associations Legislative obligations and operational requirements that **must be address for the organisation to continue into 2024 and beyond.**

The Communication Strategy will communicate the outcomes of the Strategic Planning processes and utilise **Key Messaging** to ensure members understand and acknowledge that immediate action, participation and contribution is required for the Association to successfully continue operations into the future.

The Key Messaging will advise members of the risks and threats the Association is facing including, possibly not being able to meet Legislative and Constitution requirements, insolvency and forced closure. The Key Messaging will also encourage member participation and action to addresses these risks and threats in a timely manner.

### Association Overview

PS Superannuants was established in 1927 and a lot has changed since then!

PS Superannuants is an association that provides representation and advocacy for members of the Commonwealth and SA Government superannuation schemes. The Association speaks for all its members, those retired and those still at work.

**PS Superannuants is an organisation run by volunteers** and its objectives are to:

- Inform members regarding superannuation and other financial matters.
- Watch over members' welfare in regard to superannuation.
- Represent the interests of members directly to government and through various affiliations and consultative forums.
- Connect members via providing a stimulating and congenial meeting place on the last Monday of the month (February – November) for Super SA pensioners and Commonwealth CSS and PSS pensioners to catch up on relevant issues and hear a variety of interesting guest speakers.

### Legislative and Constitutional Requirements

The Association operates under the *South Australian Associations Incorporations Act 1985* and as such, must meet the requirements of the *Act* and act in a manner that is reflective of the *Act's* intent.

The Associations Constitution: **The Constitution of the Association of Public Sector Superannuants Incorporated** defines the Associations Purpose and Rules as per the *Act* requirements.



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Formerly SA Superannuants  
Established 1927

## Association Membership

As of 28 May 2023, the Association has an active membership (including stakeholders) of 1438. Membership includes 401 Annual members and 1037 Life members.

As of the same date, 78 unfinancial members were moved to an inactive list. They were advised in the February and May Superannuant as well as a personal e-mail reminder to those who have supplied an e-mail address.

So far this year (2023) a total of 145 members have been moved to the inactive list with the remaining 67 either having died, resigned or who are uncontactable.

Individuals who have chosen to be Life Members have paid a one-of membership fee.

Therefore, all current revenue is raised via Annual Membership Fees. In 2022 these fees were \$20.00 annually and in 2023 these fees were raised to \$30.00 annually.

The overall operational costs of the Association are outlined below:

## Budget SA / PS Superannuants Audited Income and Expenditure Statement for 2020 to 2022

		2020	2021	2022
	Balance brought forward	11,947.82	12,685.65	15,863.03
<b>Income</b>	Subscriptions	12,277.15	20,713.00	15,411.40
	Raffle Proceeds (net)	20.00	0.00	0.00
	Tax Refunded	0.00	0.00	0.00
	Donations	75.00	3,685.00	0.00
	Sundries	13,069.92	0.00	1,354.52
	Bank Interest	2.19	0.00	0.00
	Interest/Dividend on Investments	3,038.86	1,831.37	1,968.71
	<b>Subtotal (excl redeemed investments)</b>	<b>28,483.12</b>	<b>26,229.37</b>	<b>18,734.63</b>
	Investments Redeemed	160,827.62	114,829.44	204,844.39
	<b>Income Total</b>	<b>189,310.74</b>	<b>141,058.81</b>	<b>223,579.02</b>
<b>Expenditure</b>	Hall Hire	160.50	1,082.50	2,501.50
	Newsletters (Print/Post)	9,919.45	9,109.71	7,033.91
	Office Expenses	2,911.83	451.38	5,567.68
	Executive Expenses	1,454.62	1,495.00	761.14
	Fees	137.00	1,107.85	1,707.50
	Taxation	407.23	156.52	2.01
	Insurance	2,590.00	3,110.00	3,841.00
	Sundries/Donations/Web	7,125.80	4,707.66	2,993.72
	Interest/Dividend Reinvested	3,038.86	1,831.37	1,968.71
	<b>Subtotal (excl new or re- investments)</b>	<b>27,745.29</b>	<b>23,051.99</b>	<b>26,377.17</b>
	New or Re- Investments	160,827.62	114,829.44	199,844.39
	<b>Expenditure Total</b>	<b>188,572.91</b>	<b>137,881.43</b>	<b>226,221.56</b>
	<b>Annual Income or Loss</b>	<b>737.83</b>	<b>3,177.38</b>	<b>-2,642.54</b>
	<b>Cashbook Balance C/F</b>	<b>12,685.65</b>	<b>15,863.03</b>	<b>13,220.49</b>



## **Strengths, Weaknesses, Opportunities and Threats (SWOT)**

The following Strengths, Weaknesses, Opportunities and Threats were identified at the Strategic Planning Day and prioritised in a manner to address urgent, important current and emerging risk to the Association.

All elements identified in “*italics*” were identified as the “**Priorities**” and form the basis of the following 3 Priority Action Plans. These Plans are designed to address the identified “**Risks**” and must be executed during 2023 for the Association to operate appropriately into 2024.

### **Strengths**

- Unique organisation, the only one representing Defined Benefit pensions.
- Incorporated Body.
- Superannuant Newsletter.
- Functional and informative website.
- Digital communications -emails to members.
- Committee dedication, expertise, and knowledge.
- Advocacy.
- **Goodwill of members.**
- Some established connections with stakeholders.
- **Financial investments and resources.**
- **General Meetings.**
- **Large Membership.**
- **Victorian sub-committee and membership.**

### **Weaknesses**

- **Lack of succession plan.**
- **Current and future committee vacancies including President/Vice President/Secretary/Assistant Secretary.**
- **Constitutional constraints.**
- **Lack of or utilisation of Sub-committees.**
- **Legacy of Life Membership -impact to operating cost and revenue generation.**
- **No Stakeholder Engagement Plan.**
- Secretarial workload.
- No access to data on potential members.
- Limited revenue from annual members.
- Digital skills or awareness of some members.
- Lack of knowledge of members skills.
- **Declining funds.**
- **Cost of printing and posting the Superannuant.**
- **Aging membership profile.**
- Lack of on-line access to General Meetings.



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## Opportunities

- Promote and attend events for other retirees.
- **Charge for hard copy Superannuant and postage.**
- **Survey Members – via phone.**
- **Establish SMART Goals with defined timelines.**
- Advertise through Union Publications.
- Expand to social media – utube.
- General Meeting On-line.
- Run education seminars.
- **Develop a clearly defined Strategic Plan.**
- Reduce running costs.
- **Expand and increase revenue streams.**
- Actively pursue Grants and Sponsorships.
- Establish relationship with CSC and Police Retirees.
- Focus on improving Gender balance.
- **Merger with like organisation.**
- **Actively promote the Association and membership.**
- Expand relationship Super SA and CBC to gain a presence on their website.
- Support members with information relating to Myaged Care Estate Planning and Centrelink.

## Threats

- **Not able to meet Legislative obligations.**
- **Insolvency.**
- **Unable to fill the roles of President and Secretary 2023 in readiness for 2024.**
- **Incomplete Committee.**
- Political interference with current Superannuation.
- **Age profile of Committee and members.**
- **Cost of operations.**
- **The need to draw on investments for operational expenses.**
- Valuation DBP for TBC 10%Tax Offset.
- **Declining executive expertise.**

## Priority Action Plan 1.

**Define Leadership Group Roles, Identify and Recruit 2024 Office Bearers and Committee Members.**

## Background

The President James Vandenberg and the Secretary Dianne Baron advised the Executive Committee in April 2023 that they would not be nominating for the executive in 2024.

The SWOT analysis identified Committee Membership and Office Bearer succession as the highest priority threat to the association, as failure to identify members to nominate for the Committee positions and President and Secretary roles in 2024 would place the Association in possible breach of the *Act* requirements and



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Constitutional obligations and as such the association would struggle to operate going forward.

WHAT	WHO	When
What is to be accomplished/Actions to be taken	Responsible person/Lead	Finish date
Redefined roles for the Secretary, Assistant Secretary, President, and Vice President.	Drafted and approved in 2022.	30 June 2023
Barry Grear has volunteered to take on the position of Assistant Secretary in the role of Minute Secretary.	Barry Grear	15 September 2023
Development of Executive Committee Recruitment Strategies. Strategies to include but not limited to: <ul style="list-style-type: none"> <li>• Appeals to members at general meetings.</li> <li>• Through The Superannuant newsletter.</li> <li>• Emails direct to members.</li> <li>• Advertising via Volunteering SA.</li> <li>• Direct approaches to members</li> </ul>	President/Secretary	30 June – 27 November 2023
Activation of Recruitment Strategies.	President/Secretary	1 July 2023
Superannuant article submitted for publication.	President/Secretary	1 September 2023
Possible Nominees for Executive Committee roles identified, and approaches made	President/Secretary	1 July – 27 November 2023
<b>Risk Management</b>		
Reassessment of the risk should the Committee roles remain vacant as per the agreed Communication Strategy.	President/Committee	27 November 2023
Committee to determine if it can meet its Legislative obligations in 2024 in relation to Committee requirements.	President/Committee	27 November 2023
2024 Committee Nominations are confirmed.	President/Committee	27 November 2023
AGM Notifications activated as per the Constitutional requirements.	Secretary	27 November 2023
<b>OR:</b>		
Confirmation that the Association is not able to form a 2024 Committee as of 27 November 2023.	President/Committee	27 November 2023
Acceptance of Committee Nominations as per the Constitutional requirements <b>12. NOTICE OF PROPOSED ELECTIONS TO THE COMMITTEE</b> Notice of all persons seeking election to the Committee at the annual general meeting shall be given to the Secretary by 5 p.m.,	Secretary	21 January 2024



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Central Standard Time, on or before 21 January in every year.		
If no further Committee nominations are received Secretary to seek direction from the President or the Committee as per the Constitutional requirements. 11.3. A special general meeting may be convened by the Secretary upon direction from the President or the Committee, or upon a written request signed by not less than twelve members, who must state clearly the purpose of such meeting. No business other than that for which the special general meeting is convened shall be brought forward at this meeting. 11.4. Thirty members personally present (being members entitled under these rules to vote thereat) constitute a quorum for the transaction of the business of any general meeting.	Secretary	21 January 2024
If the Risk Management processes outlined above are activated any closure processes will need to be activated as per the Legislative requirements.	Secretary/Treasurer	21 January 2023

## **Key Deliverables**

That the Association has confirmed nominations for the 2024 Executive Committee by 27 November 2023.

Or

If no further nominations are received by 21 January 2024 the Secretary will seek direction from the President or the Committee as per the Constitutional requirements to call a Special General Meeting.



## **Priority Action Plan 2.**

### **Restructuring of Association Finances**

#### **Background**

The Association has 401 annual members who are currently financial, and 1037 life members; at present income comes only from annual membership dues (\$15,000, if all annual members remain financial, realistically around \$12,000), any new life memberships, and a small amount from our investments. This revenue total places the Association at both operational and financial risk.

<b>WHAT</b>	<b>WHO</b>	<b>When</b>
What is to be accomplished/Actions to be taken	Responsible person/Lead	Finish date
Establishment of a Finance Sub-Committee. Motion to the Executive Committee	Treasurer	1 July 2023
Proposed fee restructure to be tabled for the Executive Committee's consideration.	Treasurer	26 June 2023
Questions relating to revenue/Life Member fee introduction to be included within the member phone survey.	Secretary	14 July 2023
2024 Committee confirmed and all operational aspects of the Association confirmed as per the Action Plan above.	President/Committee	27 November 2023
Phone survey results and any other member consultation regarding possible changes to membership fees to inform all revenue decisions.	President/Committee	27 November 2023
Proposed fee increases communicated to members as per the Constitutional requirements prior to the AGM February 2024.	Treasurer	January 21 2024

#### **Key Deliverables**

A Finance Sub-committee is established, fee questions incorporated into the Pilot Member Phone Survey, survey responses and any other member consultation regarding possible changes to membership fees to inform all revenue decisions post the decisions relating to **Priority Action Plan 1 on 27 November 2023.**



## **Priority Action Plan 3.**

### **Stakeholder Engagement, Pilot Phone Survey.**

#### **Background**

Pilot phone survey of 50 members

It was determined that the Committee would benefit from having a deeper understanding of Association members current situations and that it requires intel on any members who could possibly undertake Committee or Office Bearer Roles.

Therefore, a Pilot Phone Survey will be undertaken to determine members appetite to contribute to the Association and what that contribution might entail.

<b>WHAT</b>	<b>WHO</b>	<b>When</b>
What is to be accomplished/Actions to be taken	Responsible person/Lead	Finish date
Clearly define the purpose of and questions to be asked via a phone survey, including a financial/membership fee question as per Action Plan 2.	Committee	26 June 2023
Confirm Executive Committee Member participation in undertaking the phone survey with members.	President	26 June 2023
Advise members of phone survey via direct email from President.	President/ Communications Manager	5 July 2023
Define membership demographic for inclusion in a phone survey	Secretary	7 July 2023
Identify 50 members within that demographic for phone contact.	Membership Officer	16 July 2023
Create survey response tool/record and pilot phone survey processes.	Secretary	16 July 2023
Volunteers to undertake survey, recording member responses.	Brenton Pain Bob Carmichael Ian Beckingham Don Campbell	31 July -31 October 2023
Collate member responses and report findings to the Executive Committee before 27 November 2023.	Brenton Pain	4 November 2023

#### **Key Deliverables**

That member responses and report findings from the Stakeholder Engagement, Pilot Phone Survey are provided to the Executive Committee for consideration prior to 27 November 2023.





## **Communication Strategy**

### **Background**

The Communication Strategy is required to communicate the outcomes of the Strategic Planning processes and to ensure members understand and acknowledge that immediate action, participation and contribution is required for the Association to successfully continue operations into the future.

<b>WHAT</b>	<b>WHO</b>	<b>When</b>
What is to be accomplished/Actions to be taken	Responsible person/Lead	Finish date
Draft the “Key Message” for members for consideration by the Executive Committee.	Secretary	26 June 2023
Draft “Key Date” options for consideration by the Executive Committee.	Secretary	26 June 2023
Present the Strategic Planning Outcomes to members at the July General Meeting.	Secretary	31 July 2023
Communicate Executive Committee Recruitment processes via: <ul style="list-style-type: none"><li>• Appeals to members at general meetings.</li><li>• Through the Superannuant newsletter.</li><li>• Emails direct to members,</li><li>• Advertising via Volunteering SA.</li><li>• Direct approaches to members</li></ul>	President/All Committee Members	1 July- 27 November 2023
Communicate regularly with members the Constitutional requirements and key decision dates.	Secretary	1 July 2023 – 26 February 2024

### **Key Deliverables**

That members are well informed of the risks, challenges and activities the Executive Committee are undertaking to stabilise the Association to enable it to operate into the future.

### **Supporting Documents**

#### ***South Australian Associations Incorporation Act 1985***

[Associations Incorporation Act 1985 | South Australian Legislation](#)

#### **Constitution of the Association of Public Sector Superannuants Incorporated.**

[Constitution-of-The-Association-of-Public-Sector-Superannuants-Incorporated.pdf](#)  
([pssuperannuants.org.au](http://pssuperannuants.org.au))

#### **Priority Action Plan Background Documents – 2023 Strategic Planning SMART Goals**